PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Confirmation No.: 3713

SUMI, et al.

Art Unit: 3692

Serial No.: 10/617,701

Examiner: Clement B. GRAHAM

Filed: July 14, 2003

Docket No.: 108390-00050

For: LOAN ASSET MANAGING SYSTEM AND LOAN ASSET MANAGING METHOD,

AND RECORDING MEDIUM AND COMPUTER PROGRAM PRODUCT

THEREFOR

AMENDMENT AND RESPONSE UNDER 37 C.F.R. § 1.111

Mail Stop: AMENDMENTS Commissioner for Patents P.O. Box 1450 Alexandria, Va. 22313-1450

February 27, 2008

Sir:

Responsive to the Office Action dated August 27, 2007, the period for response having been extended to February 27, 2008, with a three-month Petition for Extension of time, entry of the following amendment is respectfully requested.

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 10 of this paper.